

Attorney's Docket:  
020431.0706

66-21-04

PATENT  
USSN 09/686,711

34284  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Pallab K. Chatterjee, et al.  
Serial No.: 09/686,711  
Filing Date: October 10, 2000  
Confirmation No. 4657  
Group Art Unit: 3628  
Examiner: S. E. Chencinski  
Title: *System and Method for Providing Electronic Financial Transaction Services*

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GROUP 5600

**Mail Stop: Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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I certify that this communication is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Willie Jiles

Willie Jiles

Date: June 18, 2004

Dear Sir:

Response pursuant to 37 C.F.R. § 1.111

In response to the Office Action mailed March 18, 2004, Applicants respectfully request the Examiner to reconsider the claims in view of the following amendments and remarks. Please amend the Application as follows.

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